

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

REVERSE MORTGAGE FUNDING, LLC

Plaintiff

v.

DOUGLAS MACGORMAN, AS  
EXECUTOR TO THE ESTATE OF SALLY A.  
MACGORMAN, AND AS TRUSTEE OF  
THE MACGORMAN FAMILY  
REVOCABLE TURTS U/D/T DATED  
February 21, 2011

2:19-cv-00354-NT

Defendant

SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT

Party-In-Interest

**CONSENT JUDGMENT OF FORECLOSURE AND SALE**

**Address: 43 Eureka Avenue, York, ME 03909**  
**Mortgage: January 22, 2009, Book: 15551, Page:83**

Now comes the Plaintiff, Reverse Mortgage Funding, LLC, the Defendant, Douglas MacGorman, as Executor to the Estate of Sally A. MacGorman, and as Trustee of the MacGorman Family Revocable Trust u/d/t Dated February 21, 2011, and Party-In-Interest, Secretary of Housing and Urban Development, and hereby submits this Consent Judgment of Count I- Foreclosure and Sale. Count II- Reformation of Legal Description and Count III- Equitable Mortgage are hereby **DISMISSED** without prejudice at the request of the Plaintiff.

**JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or their heirs or assigns pay Reverse Mortgage Funding, LLC (“Reverse Mortgage”) the amount adjudged due and owing (\$468,073.80) within 90

days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Reverse Mortgage shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of April 30, 2020:

<b>Description</b>	<b>Amount</b>
Unpaid Principal Balance	\$384,562.94
Interest	\$43,452.59
Taxes	\$8,581.84
Hazard Insurance	\$4,042.00
MIP/PMI Advances	\$5,021.83
Attorney Fee	\$1,752.00
Service Fees	\$4,795.00
Appraisals	\$1,075.00
Property Inspections	\$480.00
Property Preservation	\$14,310.60
<b>Grand Total</b>	<b>\$468,073.80</b>

2. If the Defendant or their heirs or assigns do not pay Reverse Mortgage the amount adjudged due and owing (\$468,073.80) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the York Property shall terminate, Reverse Mortgage shall conduct a public sale of the York Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$468,073.80 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. Reverse Mortgage may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency at trial.
  
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following

appeal.

4. The amount due and owing is \$468,073.80.
5. The priority of interests is as follows:
  - Reverse Mortgage Funding, LLC has first priority, in the amount of \$468,073.80, pursuant to the subject Note and Mortgage.
  - Secretary of Housing and Urban Development has the second priority behind the Plaintiff pursuant to a Mortgage dated January 22, 2009, in the amount of \$625,500.00, and recorded in the York County Registry of Deeds in Book 15551, Page 96.
  - Douglas MacGorman, as Executor to the Estate of Sally A. MacGorman, and as Trustee of the MacGorman Family Revocable Trust u/d/t Dated February 21, 2011, has been defaulted.
6. The prejudgment interest rate is 3.84000%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. § 1602-C.
7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Reverse Mortgage Funding, LLC 145 Broad Street, 2 <sup>nd</sup> Floor Bloomfield, NJ 07003	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915

DEFENDANT                    Douglas MacGorman, as                    Defaulted  
                                  Executor to the Estate of Sally  
                                  A. MacGorman, and as Trustee  
                                  of the MacGorman Family  
                                  Revocable Trust u/d/t Dated  
                                  February 21, 2011  
                                  94 Mountainview Road  
                                  Warren, NJ 07059

PARTIES-IN-INTEREST      Secretary of Housing and                    Ashley E. Eiler, Esq.  
                                  Urban Development                            Asst. US Attorney  
    100 Middle Street  
    East Tower, 6<sup>th</sup> Floor  
    Portland, ME 04101

- a) The docket number of this case is No. 2:19-cv-00354-NT.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 43 Eureka Avenue, York, ME 03909, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 43 Eureka Avenue, York, ME 03909. The Mortgage was executed by the predecessors in interest of the Defendants on January 22, 2009. The book and page number of the Mortgage in the York County Registry of Deeds is Book 15551, Page 83.
- e) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 43 Eureka Avenue, York, ME 03909.

Dated: August 7, 2020

/s/ Reneau J. Longoria, Esq.  
John A. Doonan, Esq., Bar No. 3250  
Reneau J. Longoria, Esq., Bar No. 5746  
Attorneys for Plaintiff  
Doonan, Graves & Longoria, LLC  
100 Cummings Center, Suite 225D  
Beverly, MA 01915  
(978) 921-2670  
JAD@dgndl.com  
RJL@dgndl.com

Dated: July 28, 2020

/s/ Douglas MacGorman  
Douglas MacGorman, as Executor to the Estate  
of Sally A. MacGorman, and as Trustee of the  
MacGorman Family Revocable Trust u/d/t  
Dated February 21, 2011  
94 Mountainview Road  
Warren, NJ 07059

Dated: August 4, 2020

/s/ Ashley E. Eiler, Esq.  
Secretary of Housing and Urban Development  
Ashley E. Eiler, Esq.  
Asst. US Attorney  
100 Middle Street  
East Tower, 6<sup>th</sup> Floor  
Portland, ME 04101

**SO ORDERED**

**DATED THIS 10th DAY OF August, 2020**

**/s/ Nancy Torresen**  
**U.S. DISTRICT JUDGE**